

## Health Insurance Status of Lawrence/Lowell Residents

*This monograph and the accompanying appendix report findings on Lawrence/Lowell residents from the Division of Health Care Finance and Policy's 2002 Health Insurance Status of Massachusetts Residents Survey. Differences in health insurance status of Lawrence/Lowell residents relative to the statewide population, and changes since 2000 are highlighted. The over-sample of Lawrence/Lowell residents was conducted from March to October 2002. Data were collected on 420 households and 1,201 residents. The sampling method and survey design replicated the statewide survey, using a computer generated random list of telephone numbers by specific area code and exchange combinations in Lawrence/Lowell (which were then verified). Survey responses were weighted to reflect Lawrence/Lowell population estimates.<sup>1</sup>*

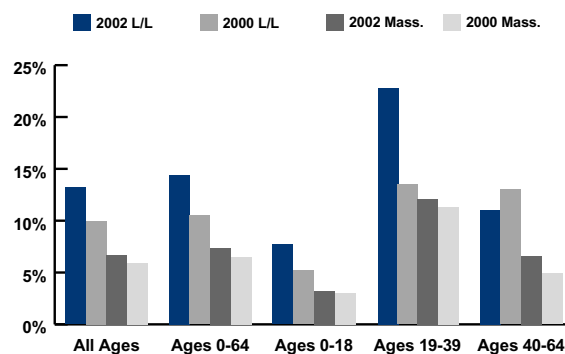
**Source of Insurance.** The majority of insured non-elderly Lawrence/Lowell (L/L) residents continued to receive health insurance coverage through their employer in 2002 (66%). At the same time, Medicaid coverage for insured non-elderly L/L residents increased by 34% to 32.4% in 2002 from 24.2% in 2000.

**Age.** The percent of uninsured L/L residents (13.2%) was significantly higher than the statewide rate (6.7%). In addition, while the statewide rate increased nearly 14% from 2000 to 2002, the L/L uninsured rate for all ages increased 32% for the same time period. This trend showed some marked variation by age group. For example, the uninsured rate for children in L/L jumped 49% to 7.7% in 2002 from 5.2% in 2000. In contrast, the uninsured rate for children statewide remained stable. L/L children were more than twice as likely to be uninsured as children statewide. L/L adults ages 19 to 39 experienced a nearly 69% increase in their uninsured rate to 22.8% in 2002 from 13.5% in 2000, and were also significantly more likely to be uninsured than those ages 19 to 39 statewide. On the other hand, L/L adults ages 40 to 64 countered the statewide trend with a 15% decrease in their uninsured rate to 11% in 2002 from 13% in 2000. In contrast, statewide rates for this age group increased nearly 35% (see Figure 1).

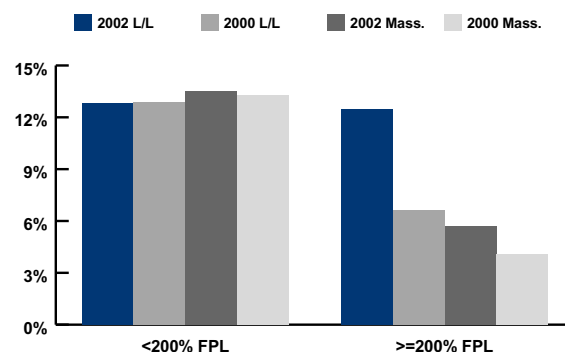
**Income.<sup>2</sup>** Uninsured L/L residents<sup>3</sup> were less likely to live in households earning less than 200% of the federal poverty level (FPL) in 2002 than in 2000 (30% versus 57%). While the 2002 L/L data was

more reflective of statewide results, the likelihood that a L/L resident lived in a household earning 200% or more of the FPL and was uninsured nearly doubled in 2002 from 2000 (12.5% versus 6.6%). In contrast, the statewide rate increased to 5.7% from 4.1% (see Figure 2).

**Figure 1**  
Non-Elderly Uninsured in Lawrence/Lowell and Massachusetts within Age Group

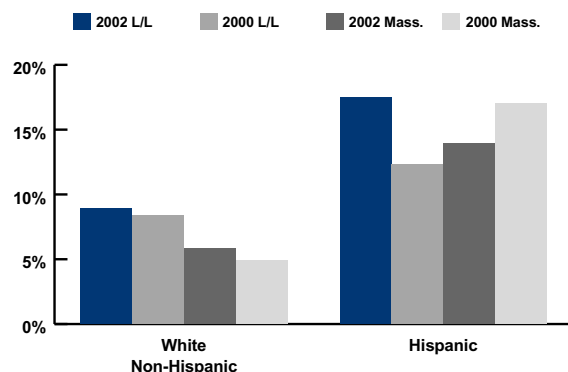


**Figure 2**  
Non-Elderly Uninsured in Lawrence/Lowell and Massachusetts within Income Category



*Race/Ethnicity.* White L/L residents were just as likely to be uninsured in 2002 as in 2000 (8.9% versus 8.4%). In contrast with statewide trends where Hispanic residents were less likely to be uninsured in 2002 than in 2000, the likelihood of a L/L Hispanic resident being uninsured increased to 17.5% in 2002 from 12.3% in 2000. L/L Hispanic uninsured rates went from being lower than the statewide rate in 2000, to being 26% higher than the statewide rate in 2002 (see Figure 3).

**Figure 3**  
**Non-Elderly Uninsured in Lawrence/Lowell**  
**within Racial/Ethnic Category**



*Gender, Marital Status and Education.* Both men and women in L/L were more than 30% more likely to be uninsured in 2002 than in 2000. In 2002, men were more likely to be uninsured than women in L/L (18.2% versus 10.8%), and statewide (8.3% versus 6.5%). However, L/L males were 61% more likely to be uninsured than males statewide, and L/L females were 39% more likely to be uninsured than females statewide in 2002 (see Figure 4).

L/L uninsured adults in 2002 were much more likely to have never married (50.6%) than L/L insured adults (29.5%). L/L adults who never married were also more likely to be uninsured in 2002 than in 2000 (27% versus 19%). In addition, married L/L adults were more likely to be uninsured in 2002 than in 2000 (11.4% versus 8.4%).

Most of the uninsured adults in L/L had a high school diploma or some college education (65%). However, many more L/L adults with less than a high school education were uninsured in 2002 than in 2000 (24.6% versus 14.8%). L/L adults with college degrees were also more likely to be uninsured in 2002 than in 2000 (7.5% versus 6.2%).

*Employment.* Although most uninsured adults in L/L were employed in 2002 (66.5%), they were less likely to be employed than uninsured adults statewide (73.2%). In contrast, insured adults in L/L

**Figure 4**  
**Non-Elderly Adults in Lawrence/Lowell**  
**by Insurance Status and Physician Office Utilization**



and statewide were more likely to be unemployed in 2002 than in 2000. In L/L, 28% of the insured were unemployed in 2002 compared with 22% in 2000.

In 2002, working uninsured adults in L/L and statewide were more than twice as likely as working insured adults to have worked for the same employer for less than one year. The proportion of L/L uninsured adults who worked one to five years for the same employer increased 18% to 38.6% in 2002 from 32.7% in 2000. More L/L insured adults reported that they worked for the same employer one to five years (49.9% in 2002 versus 42% in 2000). In 2002, L/L uninsured adults were far less likely than L/L insured adults to have worked for the same employer for more than five years (16.7% versus 33.4%).

The uninsured in L/L and statewide were significantly more likely to have worked part-time<sup>4</sup> than full-time in 2002. While more of the working uninsured in L/L reported that they worked fewer than 20 hours per week in 2002 than in 2000 (5.1% versus 3.9%), the largest increase was in working uninsured who reported that they worked between 20 and 34 hours per week (32.2% in 2002 versus 12.8% in 2000).

Shifting occurred for both insured and uninsured employed adults on the subject of the size of their employer. The proportion of L/L working uninsured employed in small firms<sup>5</sup> declined 21% to 49.5% in 2002 from 62.4% in 2000. This trend followed statewide results where the working uninsured employed in small firms dropped nearly 23% to 59.4% in 2002 from 76.8% in 2000. Working insured in L/L and statewide were also less likely to have worked in small firms in 2002 than in 2000. In 2002, the L/L working insured were less likely to have worked in small firms than working insured statewide (13.6% versus 21.1%).

*Access and Utilization.* Similar to statewide results, L/L uninsured adults in 2002 were less likely than L/L insured adults to have visited a doctor's office. In 2002, slightly fewer L/L uninsured adults

than uninsured adults statewide (50.9% versus 54.9%) reported that they did not visit a doctor. L/L uninsured adults were more likely to have made one to four visits to the doctor in 2002 than in 2000 (39.9% versus 27.3%), and were less likely to have visited a doctor's office five or more times in 2002 than in 2000 (9.2% versus 18.2%).

Consistent with survey results for uninsured adults statewide, even more L/L uninsured adults reported that they did not visit an emergency room (ER) in 2002 than in 2000 (78.3% versus 61.5%). In fact, L/L insured adults were more likely than L/L uninsured adults to have reported one or more visits to an ER (36.1% versus 21.7 %) in 2002.

Statewide, both uninsured and insured adults were more likely to have reported a chronic illness<sup>6</sup> in 2002 than in 2000. In L/L, results were more mixed. Although L/L uninsured adults were less likely to have reported a chronic illness in 2002 than in 2000 (16.7% versus 31.4%), L/L insured adults were more likely to report that they had a chronic illness (38.7% in 2002 versus 30.7% in 2000). Furthermore, larger disparities between L/L uninsured and insured adults were found in the rates of health service utilization to treat chronic illness. For example, while 25%<sup>7</sup> of the L/L uninsured adults who

reported that they had a chronic illness said that they never visited a doctor for treatment, only 6.5% of L/L insured adults reporting a chronic illness said that they never visited a doctor for treatment. Also, 50% of these L/L uninsured adults did not take a prescription for their illness compared to 18.9% of the L/L insured adults.

*Summary.* There were many interesting changes in the distributions and characteristics of the uninsured and insured residents of L/L in 2002. L/L non-elderly residents were significantly more likely to be uninsured than non-elderly residents statewide. The uninsured rate for the non-elderly statewide increased 13.5% from 2000 to 2002, while the L/L non-elderly uninsured rate increased nearly 45%. More of the L/L population residing in households that earned above 200% of the FPL were likely to be uninsured in 2002 than in 2000. Another shift occurred in the racial/ethnic make-up of the L/L uninsured population. L/L Hispanics were much more likely to be uninsured in 2002 than in 2000. Although most of the L/L uninsured were employed, many more of them worked part-time hours. Highlighting differences among specific uninsured populations can help guide more targeted outreach and education strategies to help uninsured residents learn about potential health coverage options.

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1. Anthony M. Roman, "Survey of Insurance Status 2002 Methodological Report," Center for Survey Research, University of Massachusetts, March 2003.
  2. In 2002, there were changes from 2000 in the survey questions on income earned by a household. These changes may affect comparability between the two years.
  3. From this point on, the data described in this monograph are based on the non-elderly non-institutionalized population (excluding adults ages 65 and over).
  4. Part-time means 34 hours per week or less.
  5. Small firms are those with fewer than 50 employees.
  6. For the purposes of the survey, a chronic illness is a chronic medical condition lasting three months or more.
  7. A relatively small sample responded that they had a chronic illness, and fewer still reported that they utilized services for their chronic conditions. Therefore, standard errors are relatively large for these estimates.

# Appendix

**Table 1: 2002 Non-Elderly Demographic Distribution, Ages 0-64**

**Table 2: Distribution of Uninsured and Insured Non-Elderly Adults in 2002, Ages 19-64**

**Table 3: Non-Elderly Uninsured Rates, Ages 0-64**

**Table 4: Distribution of Uninsured and Insured Workers in 2002, Ages 19-64**

**Table 5: Distribution of Uninsured and Insured Access to Care in 2002, Ages 19-64**

**Table 1**

**2002 Non-Elderly Demographic Distribution, Ages 0-64**

	L/L Population	L/L Insured	L/L Uninsured	Northeast Mass. Uninsured	Massachusetts Uninsured
<b>Age</b>					
0-18	33.6%	36.3%	18.0%	12.7%	13.0%
19-39	38.2%	34.5%	60.5%	48.0%	54.7%
40-64	28.1%	29.2%	21.6%	39.3%	32.4%
<b>Gender</b>					
Male	48.5%	46.4%	61.4%	60.0%	55.0%
Female	51.5%	53.6%	38.6%	40.0%	45.0%
<b>Race/Ethnicity</b>					
White, non-Hispanic	48.5%	50.8%	33.2%	75.2%	69.0%
Black, non-Hispanic	3.9%	4.0%	*	*	6.2%
Asian, non-Hispanic	12.0%	11.7%	13.8%	*	3.8%
Other/Multiple	3.6%	3.2%	6.5%	*	5.3%
Hispanic	32.0%	30.3%	43.3%	14.9%	15.8%
<b>Income</b>					
< 200% FPL	29.2%	29.1%	29.6%	15.7%	29.8%
>= 200% FPL	70.8%	70.9%	70.4%	84.3%	70.2%

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

**Table 2**  
**Distribution of Uninsured and Insured Non-Elderly Adults in 2002, Ages 19-64**

	L/L Population	L/L Insured	L/L Uninsured	Northeast Mass. Uninsured	Massachusetts Uninsured
<b>Age</b>					
19-24	17.9%	13.6%	37.5%	19.9%	26.5%
25-44	50.0%	51.2%	44.6%	58.0%	47.6%
45-64	32.1%	35.2%	17.9%	22.1%	26.0%
<b>Employment Status</b>					
Working	70.9%	71.9%	66.5%	74.0%	73.2%
Not working	29.1%	28.1%	33.5%	26.0%	26.8%
<b>Education</b>					
Less than high school	18.5%	16.8%	26.4%	17.6%	16.5%
High school grad and some college	61.4%	60.6%	64.9%	61.8%	61.6%
College grad and post graduate	20.2%	22.6%	8.8%	20.6%	21.9%
<b>Marital Status</b>					
Married	47.4%	51.0%	30.5%	18.6%	26.8%
Never married	33.2%	29.5%	50.6%	54.3%	52.5%
Divorce, single, widow	19.4%	19.5%	18.9%	27.1%	20.7%
<b>Income</b>					
< 200% FPL	21.3%	20.7%	24.1%	13.0%	26.7%
>= 200% FPL	78.7%	79.3%	75.9%	87.0%	73.3%
<b>Race/Ethnicity</b>					
White, Non-Hispanic	53.5%	57.2%	35.3%	73.8%	67.2%
Black, Non-Hispanic	3.0%	2.8%	*	*	5.7%
Asian, Non-Hispanic	11.9%	11.9%	11.8%	*	4.3%
Other/Multiple	3.8%	3.7%	*	*	5.9%
Hispanic	27.9%	24.5%	44.9%	15.0%	16.9%
<b>Language Spoken at Home</b>					
English	66.2%	70.7%	50.9%	77.6%	75.4%
Spanish	19.0%	15.3%	31.9%	13.1%	10.4%
Asian	7.3%	6.2%	11.0%	*	2.3%
Portuguese	2.9%	3.1%	*	*	3.2%
Other	4.6%	4.8%	*	*	8.7%

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

**Table 3**  
**Non-Elderly Uninsured Rates, Ages 0-64**

	L/L 2002	L/L 2000	Northeast Mass. 2002	Northeast Mass. 2000	Mass. 2002	Mass. 2000
<b>Age</b>						
0-18	7.7%	5.2%	2.5%	2.4%	3.2%	3.0%
19-24	37.3%	13.6%	16.8%	19.8%	20.4%	17.0%
25-44	15.9%	14.3%	9.0%	8.8%	8.8%	8.5%
45-64	9.9%	11.1%	4.9%	6.0%	6.3%	4.5%
<b>Gender</b>						
Male	18.2%	13.2%	7.8%	8.0%	8.3%	7.8%
Female	10.8%	8.2%	5.0%	6.1%	6.5%	5.2%
<b>Race/Ethnicity</b>						
White, Non-Hispanic	8.9%	8.4%	5.1%	5.6%	5.8%	4.9%
Black, Non-Hispanic	*	*	*	*	9.0%	10.9%
Asian, Non-Hispanic	14.9%	*	*	*	13.9%	17.0%
Other/Multiple	23.3%	*	*	*	7.4%	2.3%
Hispanic	17.5%	12.3%	13.7%	13.9%	8.8%	8.1%
<b>Income</b>						
< 200% FPL	12.8%	12.9%	6.7%	10.7%	13.5%	13.3%
>= 200% FPL	12.5%	6.6%	5.3%	4.7%	5.7%	4.1%

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

**Table 4**  
**Distribution of Uninsured and Insured Workers in 2002, Ages 19-64**

	L/L Uninsured	Northeast Mass. Uninsured	Mass. Uninsured	L/L Insured	Northeast Mass. Insured	Mass. Insured
<b>Employment Status</b>						
Working	66.5%	74.1%	73.2%	71.9%	79.0%	79.4%
Not working	33.5%	25.9%	26.8%	28.1%	21.0%	20.6%
<b>Type of Employment</b>						
Employer	83.3%	73.2%	72.2%	91.6%	89.1%	86.7%
Self-employed	15.0%	24.4%	23.8%	5.3%	7.9%	8.0%
Working for both	*	*	4.0%	3.1%	3.0%	5.3%
<b>Duration of Employment</b>						
< 1 year	44.7%	32.1%	42.0%	16.3%	12.3%	11.6%
1-5 years	38.6%	39.7%	35.9%	50.1%	32.9%	35.5%
> 5 years	16.7%	28.2%	22.1%	33.6%	54.8%	52.9%
<b>Hours Worked</b>						
< 20 hours	*	*	2.3%	3.1%	2.8%	2.1%
20-34 hours	32.2%	23.7%	31.3%	6.8%	8.1%	8.7%
35 or more hours	62.7%	71.1%	66.4%	90.1%	89.2%	89.2%
<b>Firm Size</b>						
Small (< 50 )	49.5%	65.2%	59.4%	13.6%	21.3%	21.1%
Large (50 or more)	50.5%	34.9%	40.7%	86.4%	78.7%	78.9%
<b>Income of those Working</b>						
< 200% FPL	28.0%	*	23.0%	15.6%	8.3%	8.3%
>= 200% FPL	72.0%	86.2%	77.0%	84.4%	91.7%	91.7%
<b>Does your employer offer insurance?</b>						
Yes		36.4%	37.2%	40.0%		
<b>Could you be covered if your employer offers insurance?</b>						
Yes		65.1%	48.3%	57.0%		

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

Table 5

## Distribution of Uninsured and Insured Access to Care in 2002, Ages 19-64

	L/L Uninsured	Northeast Mass. Uninsured	Mass. Uninsured	L/L Insured	Northeast Mass. Insured	Mass. Insured
<b>Received Needed Care</b>						
Yes	49.7%	43.6%	58.7%	64.6%	78.3%	72.7%
<b>Physician Office Visits</b>						
None	50.9%	55.8%	54.9%	15.2%	13.3%	15.5%
One or more	49.1%	44.2%	45.1%	84.8%	86.7%	84.5%
<b>ER Visits</b>						
None	78.3%	84.6%	75.3%	64.0%	71.5%	73.0%
One or more	21.7%	15.5%	24.7%	36.1%	28.5%	27.0%
<b>Dental Visits</b>						
None	62.8%	56.3%	55.5%	25.7%	15.4%	17.0%
One or more	37.2%	43.7%	44.5%	74.3%	84.6%	83.0%
<b>Utilization if Reported Chronic Illness</b>						
Have a Chronic Illness	16.7%	19.3%	26.5%	38.7%	35.1%	35.5%
No Physician Visits	*	28.6%	42.5%	6.5%	5.2%	7.0%
No Prescriptions	50.0%	23.8%	48.8%	18.9%	22.2%	21.7%

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.